

AMENDMENTS TO THE CLAIMS

The following listing of claims will replace all prior versions and listings of claims in the application.

LISTING OF CLAIMS

1. (Currently Amended) A computer-implemented method of calculating automobile insurance for a vehicle of a customer of a contracting company, the computer-implemented method comprising:
 - acquiring location information of the vehicle with a location system on the vehicle;
 - acquiring vehicle performance information from a computation device on a vehicle;
 - deriving a first cost increment with said computation device by evaluating at least said location information, said vehicle performance information and a pricing database, wherein said deriving of said first cost increment is performed on the vehicle;
 - connecting a billing transmission system on the vehicle with the contracting company;
 - transmitting said first cost increment with said billing transmission system to the contracting company, wherein said first cost increment is devoid of said location information and said vehicle performance information;
 - restricting access to said location information and said vehicle performance information with said billing transmission system by at least encrypting said location information and said vehicle performance information;

accessing said location information and said vehicle performance information with said billing transmission system by at least decrypting said location information and said vehicle performance information with an access key, wherein said access key consists of a first passkey retained by the customer and a second passkey retained by the contracting company;

providing access with a computing device for the customer outside of the vehicle to said first cost increment prior to the contracting company billing the customer, wherein said providing access to said first cost increment is adapted to permit the customer to alter driving habits to adjust a second cost increment;

transmitting said second cost increment with said billing transmission system to the contracting company, wherein said second cost increment is devoid of said location information and said vehicle performance information; and

determining billing for the customer from the contracting company based on at least said first and said second cost increments from said billing transmission system.

2. (CANCELED)

3. (CANCELED)

4. (Previously Presented) The computer-implemented method of calculating automobile insurance of Claim 1, wherein said location information includes at least one of a geographical location of the vehicle, a duration of time the vehicle is located at said geographical location, a vehicle speed, an applicable speed limit, and combinations thereof.
5. (Previously Presented) The computer-implemented method of calculating automobile insurance of Claim 1, wherein said vehicle performance information includes at least one of a vehicle speed, a vehicle acceleration rate, a vehicle deceleration rate, a vehicle maintenance status, an engine speed, a brake force, a vehicle payload, and combination thereof.
6. – 8. (CANCELED)
9. (Previously Presented) The computer-implemented method of calculating automobile insurance of Claim 1, wherein said location system includes at least one of a global positioning satellite receiver to determine location and a geographical database configured to be resident on said computation device.
10. (Previously Presented) The computer-implemented method of calculating automobile insurance of Claim 1, wherein said pricing database at least includes actuarial statistics.

11 – 13. (CANCELED)

14. (Previously Presented) The computer-implemented method of calculating automobile insurance of Claim 1, wherein said providing access with said computing device for the customer to said first cost increment includes providing access with at least one of an internet web site interface, a phone interface, a customer service interface, and combinations thereof.
15. (Previously Presented) The computer-implemented method of calculating automobile insurance of Claim 1, wherein transmitting said first cost increment includes at least one of establishing a cellular phone connection, establishing a radio connection, establishing microwave communication, establishing a phone connection, establishing an internet connection, and combinations thereof.

16. (Previously Presented) A vehicle insurance computation apparatus that is installed in a vehicle and communicates with a contracting company that is remote to the vehicle and provides billing to a customer, the vehicle insurance computation apparatus comprising:

a computation device that acquires location information of the vehicle, acquires vehicle performance information from the vehicle and derives a first cost increment by evaluating at least said location information, said performance information and a pricing database; and

a transmitting device that sends said first cost increment to the contracting company, wherein said first cost increment is devoid of said location information and said vehicle performance information,

wherein access to said performance information and said location information of the vehicle is restricted by at least encrypting said location information and said vehicle performance information,

wherein access is granted by at least decrypting said location information and said vehicle performance information with an access key,

wherein said access key consists of a first passkey retained by the customer and a second passkey retained by the contracting company,

wherein said computation device is configured to provide access for the customer outside of the vehicle to said first cost increment prior to the billing of the customer by contracting company,

wherein said access for the customer outside of the vehicle to said first cost increment is adapted to permit the customer to alter driving habits to adjust a second cost increment;

wherein said transmitting device sends said second cost increment to the contracting company,

wherein said second cost increment is devoid of said location information and said vehicle performance information, and

wherein said sending of said second cost increment to the contracting company permits the contracting company to prepare the billing for the customer based on at least said first and said second cost increments.

17. (CANCELED)

18. (CANCELED)

19. (Previously Presented) The apparatus of Claim 16, wherein said location information of the vehicle includes at least one of a geographical location of the vehicle, a duration of time the vehicle is located at said geographical location, a vehicle speed, an applicable speed limit, and combinations thereof.

20. (Previously Presented) The apparatus of Claim 16, wherein said performance information of the vehicle includes at least one of a vehicle speed, a vehicle acceleration rate, a vehicle deceleration rate, a vehicle maintenance status, an engine speed, a brake force, a vehicle payload, and combinations thereof.
21. (CANCELED)
22. (CANCELED)
23. (Previously Presented) The apparatus of Claim 16, wherein said computation device includes at least one of a global positioning satellite receiver to determine location and a geographical database configured to be resident on said computation device.
24. (Previously Presented) The apparatus of Claim 23, wherein said pricing database at least includes actuarial statistics.
25. (CANCELED)
26. (CANCELED)
27. (CANCELED)

28. (Previously Presented) The apparatus of Claim 16, wherein said computation device is configured to provide access for the customer outside of the vehicle through at least one of an internet web site interface, a phone interface, a customer service interface, and combinations thereof.
29. (Previously Presented) The apparatus of Claim 16, wherein said transmitting device includes at least one of a cellular phone connection, a radio connection, microwave communication, a phone connection, an internet connection, and combinations thereof.

30. (Previously Presented) A computer-implemented method of determining a cost of insuring a motor vehicle, comprising:

using a monitoring apparatus located on-board the motor vehicle to at least assist in monitoring an operational factor associated with the motor vehicle in real time;

recording information with a computation device relating to said operational factor;

determining a first incremental insurance cost with said computation device using said recorded information for the motor vehicle related to a given incremental time period;

transmitting said first incremental insurance cost to the contracting company with said billing transmission system, wherein said first incremental insurance cost is devoid of said operational factor;

restricting access to said operational factor and said vehicle performance information with said billing transmission system by at least encrypting said operational factor;

accessing said operational factor with said billing transmission system by at least decrypting said operational factor with an access key, wherein said access key consists of a first passkey retained by the customer and a second passkey retained by the contracting company;

providing access with a computing device for the customer outside of the motor vehicle to said first incremental insurance cost prior to the contracting company billing the customer, wherein said providing access to said first

incremental insurance cost is adapted to permit the customer to alter driving habits to adjust a second incremental insurance cost;

transmitting said second incremental insurance cost with said billing transmission system to the contracting company, wherein said second incremental insurance cost is devoid of said operational factor; and

determining billing for the customer from the contracting company based on at least said first and said second incremental insurance costs from said billing transmission system.

31. (Previously Presented) The computer-implemented method of claim 30, further comprising determining a value for insuring the motor vehicle based on said first and said second incremental insurance costs for said given incremental time period from said billing transmission system.
32. (Previously Presented) The computer-implemented method of claim 30, wherein determining said first incremental insurance cost comprises using a cost calculation system and a cost lookup database on the motor vehicle having actuarial information, in addition to said operational factor.

33. (Previously Presented) The computer-implemented method of claim 30, wherein monitoring said operational factor with said computation device of the motor vehicle comprises monitoring at least one of a speed of the motor vehicle; a geographic location of the motor vehicle; an acceleration of the motor vehicle; and a deceleration of the motor vehicle.
34. (Previously Presented) The computer-implemented method of claim 33, further comprising using an external location identification system for assisting in determining said geographic location of the motor vehicle.